

STATEMENT OF FINANCIAL POSITION
as at May 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

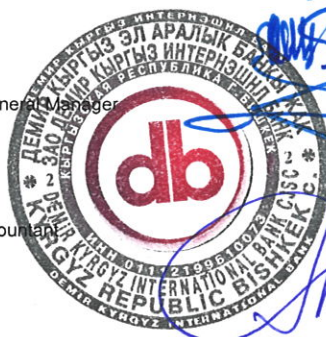
	May 31, 2026	December 31, 2025	May 31, 2025
ASSETS:			
Cash	2 547 811	3 880 793	3 595 213
Correspondent account at National Bank of Kyrgyz Republic	5 593 065	6 880 392	5 341 232
Accounts and deposits with other banks and financial institutions	16 961 505	20 829 738	18 588 469
Net Loans and advances to banks and other financial institutions	1 052 841	1 308 882	4 261 046
Investment securities at amortized cost	9 214 974	8 547 248	3 934 136
Funds placed under reverse repurchase agreements	401 622	511 077	335 683
Gross Loans to customers	41 024 513	36 952 852	32 087 018
Minus: Impairment allowance	(1 105 444)	(939 355)	(699 730)
Net loans to customers	39 919 069	36 013 497	31 387 288
Property and equipment	352 776	352 177	372 890
Intangible assets	449 637	465 658	259 057
Right-of-use asset	324 323	321 417	391 462
Others assets	1 125 974	1 091 552	1 026 772
TOTAL ASSETS	77 943 597	80 202 431	69 493 248
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES:			
Deposits and balances from banks	77 548	69 369	51 288
Current accounts and deposits from customers	59 160 081	59 818 411	55 746 914
Bonds issued by the bank	1 310 639	1 323 524	-
Other borrowed funds	2 637 676	6 426 032	2 026 485
Funds raised under repurchase agreements	2 005 813	-	-
Current tax liability	35 260	68 820	45 947
Deferred tax liability	72 666	78 362	83 126
Lease liability	336 255	331 303	407 960
Other liabilities	692 855	515 675	534 122
TOTAL LIABILITIES	66 328 793	68 631 496	58 895 842
SHAREHOLDER'S EQUITY			
Share capital	6 000 000	6 000 000	6 000 000
Additionally paid-in capital	1	1	1
Retained earnings	5 614 803	5 570 934	4 597 405
TOTAL SHAREHOLDER'S EQUITY	11 614 804	11 570 935	10 597 406
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	77 943 597	80 202 431	69 493 248

For information:

Regulatory Impairment allowance for Loans to customers (as per NBKR)	1 561 059	(1 391 451)	(1 367 393)
Regulatory Impairment allowance for Other financial assets (as per NBKR)	21 369	(37 682)	(107 797)
Regulatory Impairment allowance for Other assets (as per NBKR)	154 582	(149 239)	(179 886)
Retained earnings as per Regulatory reports	4 909 541	4 853 029	3 817 495

Acting General Manager

Chief Accountant



Omer Unver

Tilek Ashirbaev

STATEMENT OF COMPREHENSIVE INCOME
as at May 31, 2026

DEMIR KYRGYZ INTERNATIONAL BANK
Bishkek, Chui Avenue 245

in thousand Soms

	May 31, 2026	May 31, 2025
Interest income	2 545 321	2 096 106
Interest expenses	(886 562)	(630 510)
NET INTEREST INCOME BEFORE ALLOWANCE FOR EXPECTED CREDIT LOSSES ON INTEREST BEARING ASSETS	1 658 759	1 465 596
(Provision) / Recovery of provision for impairment losses on interest bearing assets	(162 826)	(2 570)
NET INTEREST INCOME	1 495 933	1 463 026
Net gain on foreign exchange operations	229 367	533 669
Fee and commission income	407 543	404 920
Fee and commission expenses	(253 867)	(337 056)
Other income	3 106	7 617
NET NON-INTEREST INCOME	386 149	609 150
OPERATING INCOME	1 882 082	2 072 176
OPERATING EXPENSES	(1 148 039)	(921 628)
PROFIT BEFORE PROVISION FOR IMPAIREMENT LOSSES ON OTHER TRANSACTIONS AND INCOME TAX	734 043	1 150 548
(Provision) / Recovery of impairment losses on other transactions	(12 111)	(11 744)
PROFIT BEFORE INCOME TAX	721 932	1 138 804
Income tax expenses	(76 811)	(120 335)
NET PROFIT	645 121	1 018 469
<i>Items that are or may be reclassified subsequently to profit or loss:</i>		
Movement in fair value reserve (investment securities at FVOCI):	-	-
Losses arising during the period	-	-
Recoveries credit losses recognised in profit or loss	-	-
TOTAL COMPREHENSIVE INCOME	645 121	1 018 469
<i>Earning per share, KGS</i>	<i>108</i>	<i>170</i>

For information:

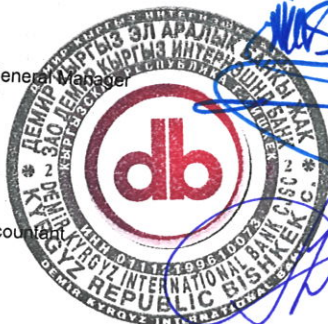
Net Profit as per Regulatory reports

657 505

930 523

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**NBKR Normatives
as at May 31, 2026**

DEMIR KYRGYZ INTERNATIONAL BANK
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Normatives & Requirements Definition	Limit	Actual
Maximum single exposure risk	not more than 20%	16,4%
Maximum single exposure to one related party or group of related parties risk	not more than 20%	2,2%
Maximum interbank placements risk	not more than 30%	4,1%
Maximum interbank placements to one related bank or group of related banks	not more than 20%	0,0%
Capital Adequacy ratio	not less than 14%	19,3%
Capital Tier 1 Adequacy ratio	not less than 9,5%	18,8%
Base Capital Tier 1 Adequacy ratio	not less than 8%	18,8%
Leverage ratio	not less than 6%	11,7%
Liquidity ratio	not less than 45%	49,7%
Liquidity ratio in foreign currency	-	22,5%
Total number of days with violation of open long FX position	not more than 10%	-
Total number of days with violation of open short FX position	not more than 10%	-
Capital buffer	not less than 20%	21,2%
Total number of days with violation of open long position in precious metals	not applicable	not applicable
Total number of days with violation of open short position in precious metals	not applicable	not applicable

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